

### **Remarks**

The present Response is to the Office Action mailed 03/22/2010. Claims 1-13 are presented for examination.

**Claims 1-13 are rejected under 35 U.S.C. 103(a) as being unpatentable U.S. Patent No. 5,963,925 to Kolling et al. in view of in view of U.S. Patent Application Publication No. 2004/0034559 to Harris et al.**

Regarding claim 1, Kolling discloses an interactive interface in a display comprising: a window provided by a first Internet -based service (Midwest Federal bank) through a first link to that service (col. 31, lines 19-26; Figure 12; col. 31, lines 36-47); a portion in the window encapsulating a resource form a third-party internet based service (Great Northern Bank Visa), separate from the first Internet-base service, requested by a user though the first Internet-based service, enabling the user to initiate a transaction with the third party service (col. 32, lines 25-41; Figure 16); and another section, wherein the other section displays user-specific personnel information (customer name and address), provided by the first Internet-base service, that is at least pertinent to interface the user with the third-party Internet -based service (Figure 13; col. 32, line 57-col. 32, line 6).

However, Kolling does not explicitly disclose the first frame and second frame. Kolling does disclose welcome screen is presented to the customer upon initial connection. The fictitious Midwest Federal Bank is the CFI/CSP hosting the electronic banking service, and the fictitious Great Northern Bank Visa is a biller participating in the electronic statement presentation that desires to transmit its electronic statement and/or invoices to customer of Midwest Federal. (Col. 31, lines 19-26) Figure 12 is a screen 870 which is displayed after a customer has logged on to the system and has selected payments tab 872. Tab 872 causes a list of subscriptions to be displayed including a subscription for Great Northern Bank which includes a button 877 to view the current invoice that has been delivered to the customer via the electronic statement presentment system, a button 878 to pay the invoice via an electronic bill payment system. (Col. 31, lines 36-45) Figure 13 is an invoice summary screen of the Great

Northern Bank. The summary invoice is shown below a band of HTML 884 generated by the electronic banking server. HTML band includes the Midwest Federal logo and five action hot spots. (Col. 31, lines 57-62) Figure 16 is a payment screen that is displayed to the customer (col. 32, lines 25-26).

Harris, on the other hand, teaches the first and second frame (Figure 2B; paragraph 30).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interactive interface of Kraemer, to include, the first and second frame, as taught by Harris, in order to simultaneously display formatted first and second web pages in first and second regions respectively of a single user computer browser display screen (Harris paragraph 12) , thus providing a more effective, profitable model for content delivery that will yield higher financial returns (Harris paragraph 16).

Regarding claims 2-13, Kolling discloses a first direct communication link between said internet enabling software and said third party internet based service to provide an interface for said user with said third party internet based service (Figure 12; Figure 13; col. 31, lines 36-64); a host portal that provides a bill management service (col. 4, lines 30-47; col. 31, lines 20-26); wherein said request is initiated at said host portal by said use to request said resource (col. 31, lines 36-61); bank balance (Figure 16; col. 32, lines 32-37); resource by said user automatically deep-links said internet enabling software directly to resource (col. 31, lines 31-61); billing information associated with said user (col. 4, lines 30-47; col. 31, lines 39-56); personalized information such as a name (Figure 13, ref. no. 894 ); and a third frame, wherein said third frame encapsulates a second resource from a second third-party internet, wherein said second frame comprises second user-specific information that is at least pertinent to directly interface the user with said second resource (Network Gas & Electric) (Figure 12); a user-interface control element (Figure 12, col. 36-56); control button (Figure 12, col. 36-56); and link (Figure 12, col. 36-56).

**Applicant's response:**

Applicant herein amends claim 1 to specifically recite that the resource includes a first direct communication link providing live access to the service for the user and the personal information is used to interact with the service.

Applicant points out that Kolling teaches a bill-pay interface where billers/subscribers are listed and invoices from the biller are delivered to the interface for the customer, wherein the customer can select an invoice stored at the interface and instruct the interface software to pay the invoice (col. 31, 36-56). Applicant argues that the resource or subscriber of Kolling is not a live connection to a third-party service, as claimed. The art also fails to teach that the information in the second frame is used in interaction between the user and the service, as claimed. There is no teaching or suggestion in Kolling that the invoices, or services (bill pay) are accessed at the resource via a live communication link, as claimed.

The Examiner relies upon Harris to teach the first and second frame (Figure 2B; paragraph 30) and a user-interface control element such as control button and a link (Figure 2B, ref. no. 39 or 41; hyperlink). Applicant argues that areas within a single Web page, as taught by Kramer, cannot combine with the single frame containing a third party Web page in a browser, as taught by Harris.

Applicant argues that Harris is limited to disclosing a homepage of the content-based website transmitted from the online publisher server computer for display in the client computer browser display. Then in response to a user selecting a hyperlink displayed on the home page, the formatted web pages of the marketing-based website are transmitted from the online advertiser server computer in another display region of the display screen. Applicant argues that this teaching of Harris provides a browser window and one frame with third party information presented as a result of a user initiating a link. There is no second frame providing a live communication link taught or suggested in the art of Harris or Kolling, either singly or in combination.

Additionally, Harris teaches in the last line of paragraph 30 that, "because both formatted web pages 38, 42 are transmitted to the user computer 18 independently from"

Applicant argues that even though the sentence is not complete due to an error of some sort, it is clear that both frames are transmitted to the Harris web interface **independently**. Therefore, the art cannot provide a teaching or motivation for a first window provided by a first Internet-based service, including a live link to services provided at the resource, and a second window holding information for the user that is used for interacting with the resource. Applicant does not see a teaching in the art where information in one window is used to provide service to a user in a second window.

Applicant believes claim 1, as amended and argued above, is easily patentable over the art presented by the Examiner. Claims 3-13 are patentable on their own merits, or at least as depended from a patentable claim. Claim 2 is herein canceled.

### **Summary**

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,  
Hill Ferguson

By /Donald R. Boys/  
Donald R. Boys  
Reg. No. 35,074

Central Coast Patent Agency, Inc.  
3 Hangar Ways, Suite D  
Watsonville, CA 95076  
831-768-1755